

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
30 November 2000 (30.11.2000)

PCT

(10) International Publication Number
WO 00/72219 A1

(51) International Patent Classification⁷: **G06F 19/00**

(21) International Application Number: **PCT/US00/08230**

(22) International Filing Date: **19 May 2000 (19.05.2000)**

(25) Filing Language: **English**

(26) Publication Language: **English**

(30) Priority Data:
09/315,027 20 May 1999 (20.05.1999) US
09/365,245 30 July 1999 (30.07.1999) US

(63) Related by continuation (CON) or continuation-in-part (CIP) to earlier application:
US 09/365,245 (CIP)
Filed on 30 July 1999 (30.07.1999)

(71) Applicant (for all designated States except US): **INTUIT INSURANCE SERVICES [US/US]; 5th Floor, 500 Montgomery Street, Alexandria, VA 22314 (US).**

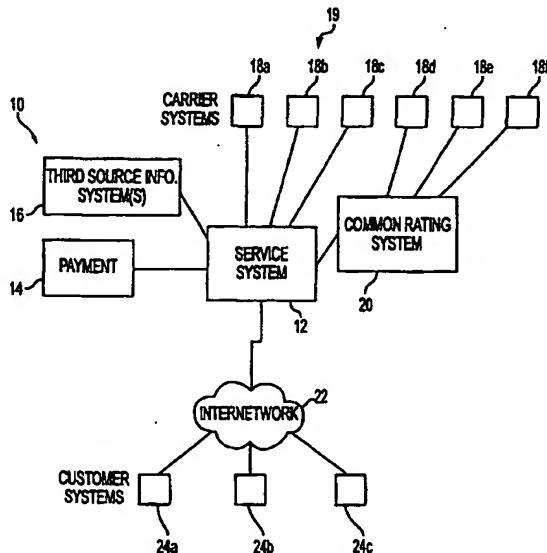
(72) Inventors; and
(75) Inventors/Applicants (for US only): **FROEMLING, Timothy, J. [US/US]; 1020 North Quincy Street, Arlington, VA 22201 (US). HUTCHINSON-DAHLQUIST, Ann, R. [US/US]; 8046 Galla Knoll Circle, Springfield, VA 22153 (US). SIMPSON, Matthew [US/US]; 5804 Highland Drive, Chevy Chase, MD 20815 (US). RENNER, Edward, M. [US/US]; 10652 Big Oak Circle, Manassas, VA 20112 (US). ALDRICH, Steven, P. [US/US]; 825 Rivergate Place, Alexandria, VA 22314 (US).**

(74) Agents: **PERRY, Glenn, J. et al.; Pillsbury Madison & Sutro LLP, 1100 New York Avenue, N.W., Washington, DC 20005 (US).**

(81) Designated States (national): **AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW.**

[Continued on next page]

(54) Title: **SYSTEM FOR ONLINE QUOTING AND BINDING OF INSURANCE POLICIES**



WO 00/72219 A1

(57) Abstract: An online automobile insurance policy quoting system comprises a service system (12), plural customer systems (24), a payment system (14), a third source system (16), and a rating system (20). The payment system (14) is provided to effect an electronic payment for a given insurance policy. The third source system (16) provides third source information, such as motor vehicle, automobile claims history, and credit rating information. The rating system (20) provides insurance rate information. The service system (12) includes a customer interfacing subsystem, a quoting subsystem, and a third source information acquisition subsystem.



(84) **Designated States (regional):** ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published:

— *With international search report.*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

SYSTEM FOR ONLINE QUOTING AND BINDING OF INSURANCE POLICIES**BACKGROUND OF THE INVENTION****1. Reservation of Copyright**

The disclosure of this patent document contains material which is subject to
5 copyright protection. The copyright owner has no objection to the facsimile reproduction
by anyone of the patent document or the patent disclosure, as it appears in the U.S. Patent
and Trademark Office patent files or records, but otherwise reserves all copyright rights
whatsoever.

10 2. Field of the Invention

The present invention relates to certain types of systems and methods for
providing customers with online insurance information and services.

15 3. Description of Background Information

Communication systems facilitate the exchange of business information and
business transactions based upon such information. With the advent of the Internet and
the more frequent use of online systems, vendors and consumers are exchanging
information, entering into transactions, and documenting those transactions online.
Automated online systems allow a vendor to provide services to a consumer at the
20 consumer's behest, while minimizing the cost of a transaction between the vendor and the
consumer. They also make it easier to match vendors offering certain services at a
specified price with consumers seeking that certain service at the specified price. Online

systems also help consumers find comparable products and services at the lowest price.

Much effort is being expended to improve and optimize online insurance quoting systems. Intuit Insurance Services provides an online insurance shopping page at www.insuremarket.com, which allows a consumer to obtain life insurance quotes and 5 automobile insurance quotes within minutes. Quotes can also be obtained for other insurance types, such as medical insurance, home insurance, disability income insurance, long-term care insurance, small business insurance, annuities, and supplemental health insurance.

The automobile portion of the site poses a number of questions to the consumer in 10 an online questionnaire. By filling out the questionnaire, the consumer can obtain immediate comparative quote information indicating the rates offered by various insurance carriers. The consumer can apply for a particular automobile insurance policy online, and, if the consumer leaves the site at any time, the insurance policy information accumulated during the session can be saved for use during a later session convenient to 15 the consumer. The consumer may remain anonymous throughout the quoting process.

Insweb provides a web site which allows consumers to shop for automobile insurance. An online quote request form is completed by the user, and insurance carriers able to insure the user are displayed in a screen called QuotePad. The QuotePad can be used to view the details of the quotes.

20 Progressive provides an online system for automobile insurance quotes. Automobile insurance may be purchased online or through a call center or agent. Policy holders can check their account status, make real-time payments, access personalized policy information, and view their automobile insurance contracts.

GeicoDirect provides automobile insurance services through a call center, through the internet and with direct mail. InsureWorld provides online quote estimates for certain states. A list of local agents can be viewed, and information is submitted to an agent. The agent then notifies the user if they qualify for insurance. InsureOne provides a web site which gives free quotes in Illinois with referrals to agents in 75 offices. 4Free Quotes provides an online form which allows a user to select an insurance company and send information to the selected company. The insurance carrier then contacts the user. Alternatively, the user can locate an agent and request the agent to send a quote. A single quote form may be completed which enables the consumer to request rates from up to 10 companies simultaneously. 4Free Quotes also offers newsletter and mailing list services.

4Insurance provides a complete online request form which is forwarded to several insurance professionals in a particular area of the user. The consumer receives, within a few days, a free quote evaluation of his or her insurance needs. Webinsure.com, at www.webinsure.com, provides an online realtime quoting system for preferred customers in Colorado. NetQuote provides an online quoting automobile insurance form which allows a consumer to input certain information. The system sends the data to the companies with the best rates based upon a user profile determined from the completed form. The insurance carrier or agent then contacts the consumer.

There remains a need for online automobile insurance systems that can more promptly provide quotes from multiple insurance carriers in real time that are both accurate and bindable. In addition, there is a need to speed up the process of obtaining accurate quotes and reduce the risk that the quote will be subject to change once third

source verification information is obtained, such as driving record information, claims history information, and/or credit report information.

SUMMARY OF THE INVENTION

5 The present invention is provided to improve upon systems for online quoting of insurance policies and for providing related services. In order to achieve this end, one or more aspects of the present invention may be followed in order to bring about one or more specific objects and advantages, such as those noted below.

An object of the present invention is to allow consumers to access through an
10 online system rate information concerning automobile insurance policies offered by multiple insurance carriers. A further object is to provide such rate information which is both accurate and specific to a given customer based upon customer-specific information. A further object of the present invention is to provide a mechanism for allowing consumers to obtain such accurate rate information and to create a binding insurance
15 policy with the carrier through an online process.

The present invention, therefore, may be directed to a method or system, or one or more parts thereof, for facilitating the online interaction between automobile insurance carriers and consumers. Such a method or system may involve the quoting and binding of automobile insurance policies through an online mechanism, such as an internet website.

20 In accordance with one aspect of the present invention, an online automobile insurance policy quoting system is provided which comprises a service system, plural customer systems, a payment system for effecting payment electronically for a given insurance policy, a third party system for providing third party source information, and a

rating system for determining from customer-specific information respective insurance rates of different insurance carriers. The service system may comprise a customer interfacing subsystem which performs an online interview process including obtaining from a given one of the customer systems interview information and uploading the

- 5 interview information from the given customer system to the service system. A quoting subsystem is provided for communicating a query to the rating system and providing with the query at least critical third source information to obtain from the rating system an accurate insurance rate specific to the given customer. A third source information acquisition subsystem is provided for communicating with the third source system and
- 10 obtains, from the third source system, the third source information corresponding to the interview information about the given customer. The third source information and the interview information collectively comprise the customer-specific information corresponding to the given customer. The third source information acquisition subsystem obtains at least the critical third source information before the quoting subsystem queries
- 15 the rating system for the accurate insurance rate.

The interview information may comprise customer-input motor vehicle record and claims history information, and the critical third source information may comprise credit score information. The third source information may comprise motor vehicle record and claims history information obtained from a third source, which is used to verify the

- 20 accuracy of the interview information. The third source information acquisition system may further obtain the third source information comprising motor

vehicle record and claims history information before the quoting subsystem queries the rating system for the accurate insurance rate.

BRIEF DESCRIPTION OF THE DRAWINGS

5 The above and other objects, features and advantages of the present invention are further described in the detailed description which follows, with reference to the drawings by way of non-limiting exemplary embodiments of the invention, wherein like reference numerals represent similar parts of the present invention throughout the several views and wherein:

10 Figs. 1A-1B illustrate a flow-chart representing generally the process performed by the Intuit[®] website InsureMarket.com.

Fig. 2 is a block diagram of an online automobile insurance policy quoting system;

15 Fig. 3 is a more detailed block diagram of the illustrated online automobile insurance policy quoting system;

Figs. 4A- 4B are partial flow-charts representative of two versions of a process performed by the service system in the illustrated embodiment; and

Figs. 5A-5B represent a flow chart of a quoting phase of the process performed by the illustrated service system.

20

DETAILED DESCRIPTION OF THE EXEMPLARY EMBODIMENT

Referring now to the drawings in greater detail, Figs. 1A and 1B show a process performed by the Intuit website InsureMarket.com. In an initial act 102, the website

awaits the input by the customer of a zip code in which the customer will use and register his or her vehicle. In the following act 104, a determination is made as to whether the state of the customer is a state for which insurance carriers exist that provide quotes via the InsureMarket.com website. If the state is a quoting state, the process will proceed to

5 act 106, where the customer will be presented with a questionnaire, and thus will be prompted to input various customer information such as the number of miles the automobile will be driven during a given year, the number of days per week the automobile will be used to commute to and from work or school, the age of the customer who will be driving the automobile and so on.

10 If the state within which the customer resides and within which insurance is sought is not a state for which quotes can be provided online, the process will proceed from act 104 to act 116, at which point the website will display a state notification form, including information pertaining to that particular state. For example, the state notification may include an indication that online quotes are not available for that state

15 and indicating the manner in which the customer can obtain insurance price and availability information. After the state notification form is displayed, the process will end.

Once the quote questionnaire is completed at act 106, the process will proceed to act 108, and will query one or more rate engines corresponding to various insurance carriers. The rate engine of an insurance carrier provides an online quote in response to the query, in conformance with the desires of the customer, per the information input in the quote questionnaire at act 106. Thereafter, at act 110, a determination is made as to whether quotes have been received by the queried rate engines. If the quotes have not

been received, the process will proceed to act 114. At this time, a display will be provided to the consumer indicating that there has been a delay in the receipt of the quote information from the queried rate engines, and the customer will be prompted to indicate whether they wish to save the quote information and return to the website at a later time

- 5 to view the information, once it is received. If the customer indicates that he or she does wish to save the quote information at act 114, the process will proceed to act 118, at which point a personal insurance portfolio (PIPO) will be created. Thereafter, the process will proceed to act 116, where an appropriate state notification form will be displayed.

The process will then end.

- 10 If the quotes are not received in a timely fashion as determined at act 110, the process will proceed to act 112, at which point the quote information will be displayed on the website, and thus viewable by the customer at the customer's system by means of his or her web browser.

- 15 The process proceeds from act 112 to act 120, at which point a determination is made as to whether the customer wishes to apply for a given policy. The screen that is viewable by the customer will prompt the customer to indicate whether the customer wishes to apply for a particular policy and prompt the customer for any information needed to effect such an application.

- 20 If the customer applies for a policy, the process will proceed to act 122, where a personal insurance portfolio (PIPO) is created. Then, in act 124, carrier specific information is obtained from the customer, as necessary to complete the policy application process. In a next act 126, the customer is prompted for payment options and credit card information. In a next act 128, motor vehicle, claim history and credit

information is obtained by communicating with a third source information system called ChoicePoint™. In the next act 130, a determination is made as to whether the reports obtained from the third source information system are inconsistent with the information which led to the insurance quote given to the customer. If they do not match, the process

5 proceeds to act 138, where a determination is made as to whether the application is rejected, based upon certain criteria of the carrier. If the application is rejected, the process returns to step 108. If the application is not rejected, the process proceeds to act 140, where the policy premium will be re-quoted. Subsequently, a determination is made at act 142 as to whether the customer wishes to purchase the re-quoted policy. If not, the

10 process will end. If the customer does wish to purchase the re-quoted policy, the process will proceed to act 132, where the credit card will be charged. If the report information matches the quote information as determined at act 130, the process will proceed directly from act 130 to act 132, where the credit card will be charged. At act 134, a "thank you" indication will be displayed to the customer. Policy information pertaining to the bound

15 policy now issued to the customer will then be uploaded to the carrier at step 136. The process will then end.

This present version of the online quoting system at InsureMarket.com presents certain disadvantages which are overcome by the present invention, for example, as disclosed in the illustrated embodiments as described below. For example, in the existing system, third source information is not obtained until after a decision is made by the customer to apply for and pay for a given policy. This occurs at act 128. A determination is then made at act 130 as to whether the reports obtained correspond to the information which led to the quote given to the customer. The newly-obtained third

source information can cause the quote given to the customer to either be increased or to be eliminated altogether, rejecting the customer's application. This does not leave the customer with a favorable impression of the online system, and is an inefficient use of the customer's time, since the customer is required to make a decision and input further

5 information to obtain an insurance policy while relying upon information that is inaccurate, i.e., an insurance quote that is not valid. The customer must then wait for the policy premium to be re-quoted at act 140, which will take additional time, and then make a determination at that point whether to purchase the policy.

In addition, the customer may wish to deal directly with a call center of a given
10 insurance carrier, once the customer has obtained specific details and information while using the online automobile insurance policy quoting system of the present invention.

With the existing system, as described with respect to Figs. 1A-1B, when the customer contacts the call center of the insurance carrier, the customer will be prompted to provide all of the same information over again.

15 Fig. 2 shows an online automobile insurance policy quoting system 10 in accordance with one illustrated embodiment of the present invention. This illustrated system 10 includes a service system 12, plural customer systems 24a-24c, a payment system 14 for effecting an electronic payment for a given bound insurance policy, a third source system 16 for providing third source information, and a rating system 19 for
20 determining, from customer-specific information provided by a customer through a customer system 24a-24c, respective insurance rates of difference insurance carriers. In the illustrated embodiment, rating system 19 comprises a plurality of rating engines 18a-18c of insurance carriers, together with a common rating system 20, which serves as a

common rating system which provides rates for insurance carriers comprising carrier systems 18d-18f. Each customer system 24a-24c is coupled to service system 12 via an internetwork 22 (the Internet in the illustrated embodiment). Payment system 14, third source information system(s) 16, carrier systems 18a-18c, and common rating system 20 are each coupled to service system 12, for example, by means of a fixed high speed data line, such as a frame relay line. Similarly, each of the carrier systems 18d-18f is connected to common rating system 20 by a direct high speed telecommunications line.

5 Service system 12 serves as a go-between the carriers and the customers. The customers, working through customer systems 24a-24c, can interact with service system 10 12 in order to obtain online insurance quote information and, if desired, purchase an insurance policy, binding the insurance carrier online.

The illustrated service system 12 may further comprise an agent lead system as disclosed in the commonly-assigned patent application entitled "Insurance Agent Lead System," filed on May 20, 1999 in the names of Aldrich et al., the content of which is 15 hereby expressly incorporated by reference herein in its entirety.

Fig. 3 illustrates the system shown in Fig. 2, and particularly service system 12, in further detail. As shown in Fig. 3, service system 12 is coupled to a third source information system 16 as well as to a plurality of customer systems 24a-24c via an internetwork 22. Service system 12 is further coupled to a rating system 26, a carrier 20 policy system 28, and a carrier call center system 30. Rating system 26 in the embodiment illustrated in Fig. 3 comprises a common rating engine which is common to a plurality of insurance carriers and thus provides comparative rating information for those carriers. Rating system 26 may be configured to allow the service system 12 to

obtain both binding comparative quotes and non-binding comparative quotes of plural respective insurance carriers. Each insurance carrier may comprise its own carrier policy system 28 as well as a carrier call center system 30.

In the embodiment illustrated in Fig. 3, service system 12 comprises a customer system interface 48 for performing an online interview process including obtaining, for a given customer system 24a-24c, interview information about a given customer and uploading the interview information from the given customer system 24a-24c to service system 12. A quoting subsystem is provided, which in the illustrated embodiment comprises a quote filter 42 and a quote acquisition mechanism 50. The quoting subsystem communicates a query to rating system 26 and provides with the query at least critical third source information to obtain from rating system 26 an accurate insurance rate specific to the given customer. A third source information acquisition subsystem is also provided, which in the illustrated embodiment comprises third source information acquisition mechanism 32 and credit score acquisition mechanism 34. The third source information acquisition subsystem communicates with a third source system 16 and obtains, from third source system 16, third source information corresponding to the interview information about the given customer. The third source information and the interview information collectively comprise customer-specific information corresponding to the given customer.

20 The customer-specific information comprises information pertinent to determining a rate to be quoted to that customer for automobile insurance. In the illustrated embodiment, the customer-specific information comprises a specific set of information including the customer's zip code, the number of drivers to be driving the

vehicles, the number of vehicles, the zip code in which the vehicle is parked, a limited amount of personal information, such as the date of birth, sex and marital status of the customer, and optionally additional identifying information required to obtain a credit score, i.e., the full name, current address, and social security number of the customer.

- 5 Other information which may comprise part of the customer-specific information includes insurance and driving history information, including SR 22 filing and the number of tickets issued to the customer. The customer-specific information may further comprise vehicle specific information such as the make, year, and model of the automobile, and information regarding the type of coverage desired by that customer,
- 10 including comprehensive and collision deductibles, and BI/PD/UI/UM/PIP coverages.

The third source information acquisition subsystem obtains at least the critical third source information before the quoting subsystem queries the rating system 26 for the accurate insurance rate.

In the illustrated embodiment, the critical third source information comprises

- 15 credit score information obtained by credit score acquisition mechanism 34, while the third source information comprises motor vehicle record and claims history information obtained by third source information acquisition mechanism 32. Certain insurance carriers require one or more components of the third source information, which includes the credit score information. Accordingly, quote filter 42 is provided which controls the
- 20 types of third source information provided with a query to rating system 26. For example, certain rating systems are not able, by law, to consider credit score information. In such an instance, for that given insurance carrier, quote filter 42 would filter out the credit score information from the query sent to the rating system 26 for that insurance carrier.

Quote acquisition mechanism 50 obtains the quote information from rating system 26, and stores the information in a stored data location 52, which, in the illustrated embodiment, comprises a local database. That information is accessed by processor 46, which handles various steps associated with the payment and finalization of the insurance 5 policy. Once the policy is paid for and the insurance carrier is "bound," the policy information is forwarded to policy uploading mechanism 44, which will directly forward the policy report to carrier policy system 28. Even where the policy information is not for a fully paid policy to which the insurance carrier is bound, all pertinent policy information is still forwarded by policy uploading mechanism 44 to carrier call center system 30.

10 This allows all the information gathered by service system 12 to be readily available by carrier call center system 30 so that the customer can call into carrier call center system 30 by means of a telephone 25, over voice network 27. Because of this feature, the customer does not have to be disadvantaged when choosing to deal directly with the call center of the carrier. There is no need to provide all of the same information over again 15 to the representative over the telephone.

Processor 46 controls payment processing through the use of payment processor 36, and forwards the appropriate information to a policy servicing mechanism 38 as well as to a customer policy portfolio mechanism 40. Payment processor 36 communicates with payment system 14 (see Fig. 2) in order to effect an electronic payment for a given 20 bound insurance policy. The payment may be affected by any electronic means, as is known in the art. For example, an encrypted protocol may be carried out to debit either a credit card or a debit card of the customer, the information for which may be input over a secure connection through customer system interface 48.

Policy servicing is managed by policy servicing mechanism 38, allowing a customer to update his or her policy, to enter information for purposes of processing a given claim, or to add a new vehicle or driver to a policy. The resulting customer policy portfolio is stored and is managed by customer policy portfolio mechanism 40.

5 Figs. 4A and 4B illustrate respective process portions corresponding to the gathering of customer-specific information in order to obtain an accurate quote from a rating system. In accordance with one embodiment, as shown in Fig. 4A, a quote questionnaire is provided to a customer and is filled out in an act 402. Subsequently, in an act 404, credit score information is obtained. This occurs before any queries are sent
10 to the rating system associated with the insurance carriers from which the customer is interested in obtaining a quote. Accordingly, act 404 occurs before act 406, at which point the rating system is queried to obtain the quoted insurance rate information. At act 408 (which may occur after payment information is obtained, e.g., as shown in Figs. 1A-
15 1B), other reports may be obtained, i.e., the motor vehicle and claims history information, in order to double-check the remaining pertinent third source information. Thereafter, in act 410, the quote may be updated, if necessary. The frequency with which the quote will be updated at act 410 will be minimal, and the likelihood of the customer being denied coverage will also be reduced, since the critical third source information, i.e., the credit score in the illustrated embodiment, is obtained before the rating system is queried (and
20 before the customer is prompted to purchase the policy and before electronic payment is effected).

In the embodiment illustrated in Fig. 4B, the quote questionnaire is filled out at act 412, and all third party information is gathered at act 414, before the rating system is

queried at act 416 (which occurs before the policy is selected and paid for). In this version of the process, there will be, of course, no need to change or update the quote provided to the customer.

As noted above, stored data portion 52, in the illustrated embodiment, comprises a 5 local database. That database can be utilized to store all pertinent data used for obtaining a particular insurance quote. Other information can be stored therein as well, including payment information, policy servicing information, and customer policy portfolio information.

Figs. 5A-5B illustrate a flowchart of the high level process performed by the 10 illustrated policy quoting system during a quote phase. In an initial act 502, a questionnaire process is carried out. The user fills out a questionnaire using his or her web browser. This questionnaire collects information such as driver information, ticket and claim history, vehicle information, and desired coverages. Some vehicle look-up information is retrieved by making direct calls to a server (e.g., third source information 15 system 16, common rating system 20, or another system--not specifically illustrated). Other look-up information is retrieved from a local database local to service system 12. All information is recorded in the local database.

In a next act 504, a quoting engine (QE) is invoked. In the illustrated embodiment, the QE is a software manifestation of quote filter 42 and quote acquisition 20 mechanism 50. The QE is invoked with a unique application identification that identifies the user's quote session. A user may have multiple quote sessions within a single visit to the website serviced by service system 12.

In a next act 506, the QE extracts from the local database the state associated with

the application identification, and determines which carriers are available to provide quotes in that state. In act 508, for each available carrier, the QE opens a socket to that carrier's "QE wrapper," which is a process provided within service system 12. The QE requests a quote through the corresponding QE wrappers. A separate QE wrapper is

5 provided for each separate rating engine 18a, 18b and 18c, while a single QE wrapper is provided for a common rating system 20. All these requests are made asynchronously.

In act 510, each carrier wrapper opens a socket to its rate server, and requests a quote using the carrier's format. In act 512, each rate server returns the set of quotes to its respective carrier wrapper, using the format of that particular rate server. In act 514, each

10 carrier wrapper parses the response string, and writes the quote information into the local database.

In act 516, each carrier wrapper returns a result code to the QE indicating whether quotes were generated, and for a rating engine that corresponds to multiple carriers (e.g., common rating system 20), the number of quotes generated is indicated as well. In act

15 518, the QE informs the web server (which is part of customer system interface 48) of how many quotes have been received. In the illustrated embodiment, the web server comprises a netscape (NSAPI) server. In act 520, the quote information is displayed to the user via his or her web browser.

While the invention has been described by way of example embodiments, it is

20 understood that the words which have been used herein are words of description, rather than words of limitation. Changes may be made, within the purview of the appended claims, without departing from the scope and spirit of the invention in its broader aspects.

Although the invention has been described herein with reference to particular structures,

materials and embodiments, it is understood that the invention is not limited to the particulars disclosed. The invention extends to all equivalent structures, mechanisms, acts, and uses, such as are within the scope of the appended claims.

WHAT IS CLAIMED:

1. In an online automobile insurance policy quoting system comprising a service system, plural customer systems, a third source system for providing third source information, and a rating system for determining, from customer-specific information, respective insurance rates of different insurance carriers, said service system comprising:

a customer interfacing subsystem for performing an online interview process including obtaining, from a given said customer system, interview information about a given customer and uploading said interview information from said given customer system to said service system;

a quoting subsystem for communicating a query to said rating system and providing with the query at least critical third source information to obtain from said rating system an accurate insurance rate specific to said given customer; and

a third source information acquisition subsystem for communicating with said third source system and obtaining, from said third source system, third source information corresponding to said interview information about said given customer, said third source information and said interview information collectively comprising customer-specific information corresponding to said given customer, said third source information acquisition subsystem obtaining at least said critical third source information before said quoting subsystem queries said rating system for said accurate insurance rate.

2. The service system according to claim 1, wherein said interview information comprises customer-input motor vehicle record and claims history

information, and wherein said critical third source information comprises credit score information.

3. The service system according to claim 2, wherein said third source information comprises motor vehicle record and claims history information.

4. The service system according to claim 1, wherein said third source information acquisition system also obtains said third source information comprising motor vehicle record and claims history information before said quoting subsystem queries said rating system for said accurate insurance rate.

5. The service system according to claim 1, wherein said service system comprises a payment processor coupled to a payment system for effecting an electronic payment for a given insurance policy chosen by said given customer.

6. The service system according to claim 1, wherein said third source information acquisition subsystem comprises interfaces to a plurality of third source systems for providing different portions of said third source information.

7. The service system according to claim 1, wherein said third source information comprises motor vehicle information, automobile claims history information and credit rating information.

8. The service system according to claim 1, wherein said quoting subsystem comprises an interface to plural respective rating engines of corresponding insurance carriers.

9. The service system according to claim 1, wherein said quoting subsystem comprises an interface to a common rating system for providing rating information pertaining to multiple insurance carriers.

10. The service system according to claim 1, wherein said accurate insurance rate comprises a binding insurance rate.

11. The service system according to claim 1, wherein said quoting subsystem communicates a query to said rating system and provides with the query at least third source information to obtain from said rating system plural bindable insurance rates of different insurance carriers specific to said customer.

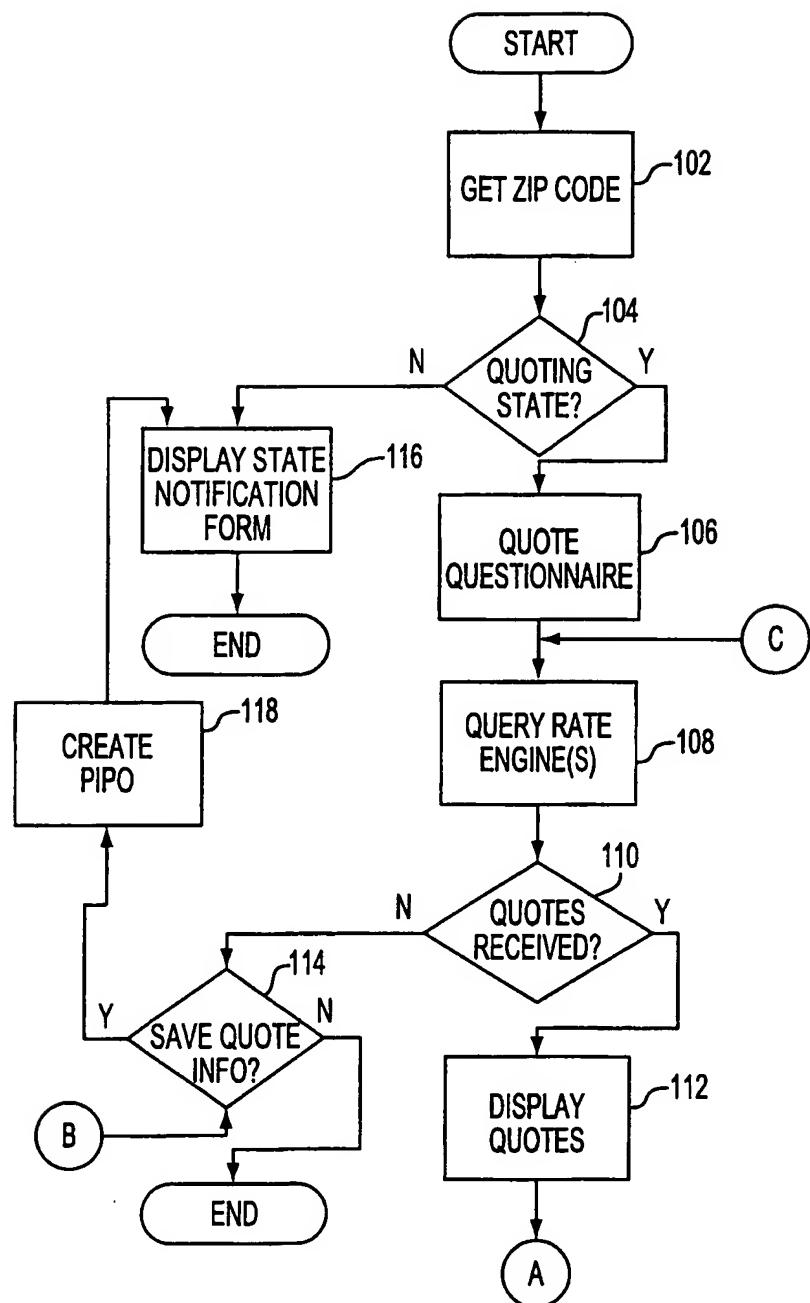


FIG. 1A
BACKGROUND ART

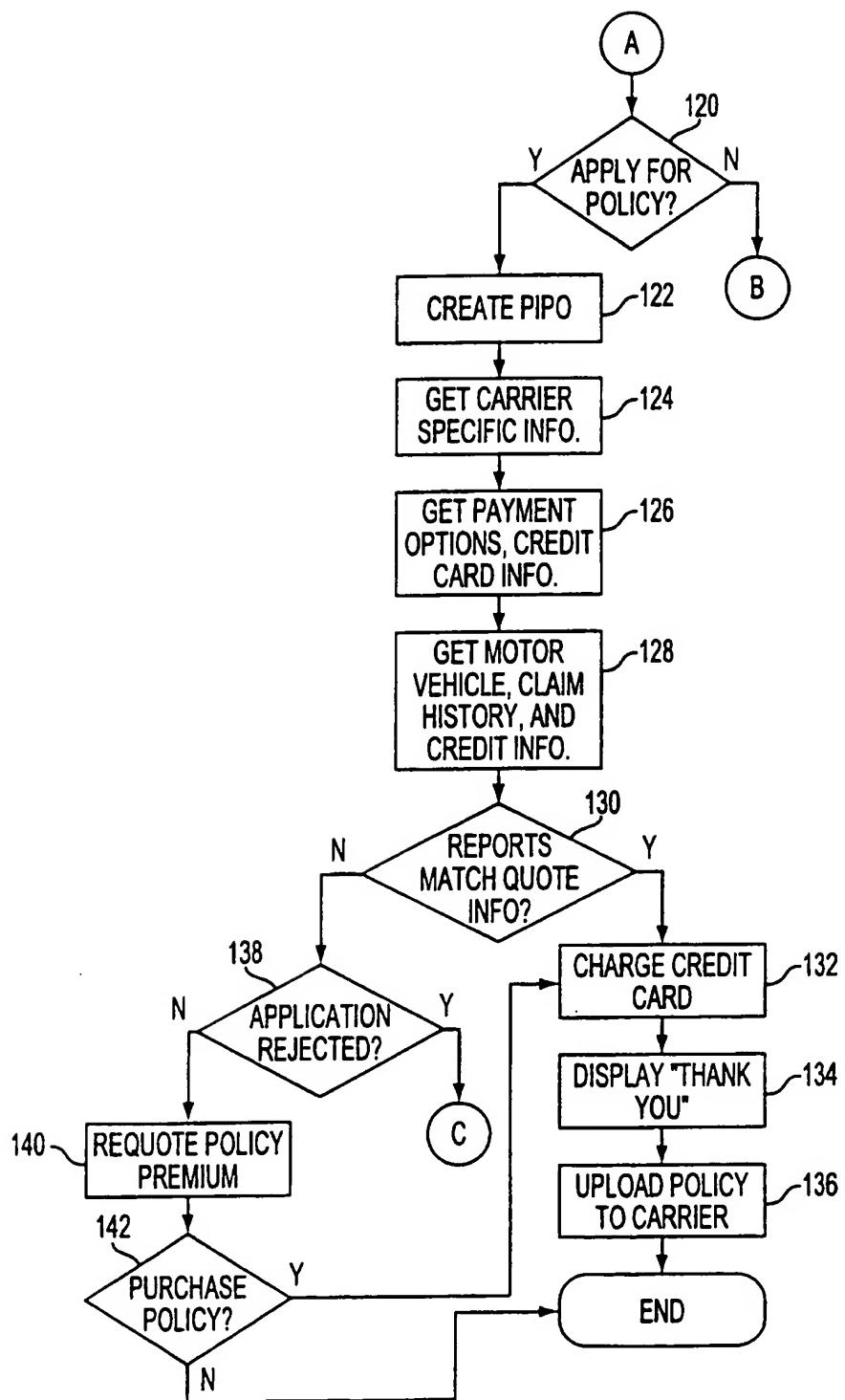


FIG. 1B
BACKGROUND ART

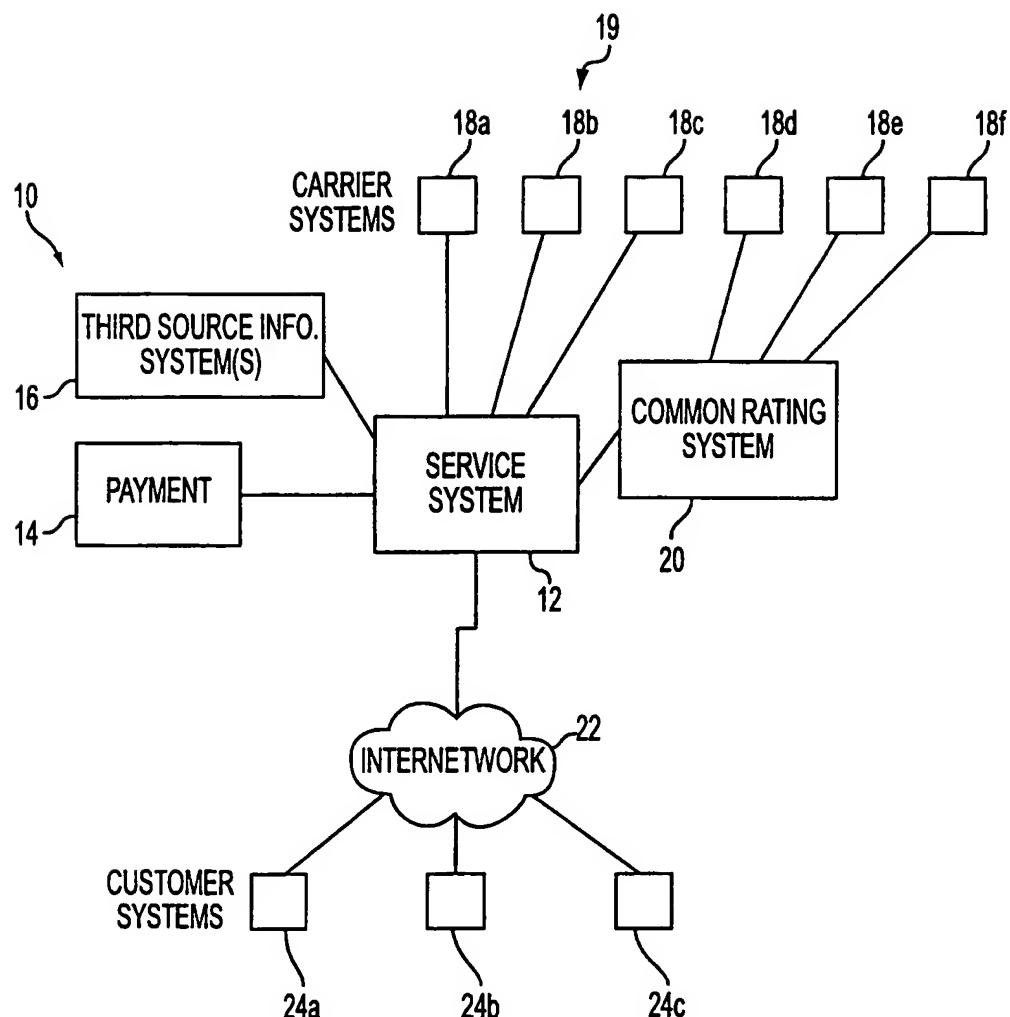


FIG. 2

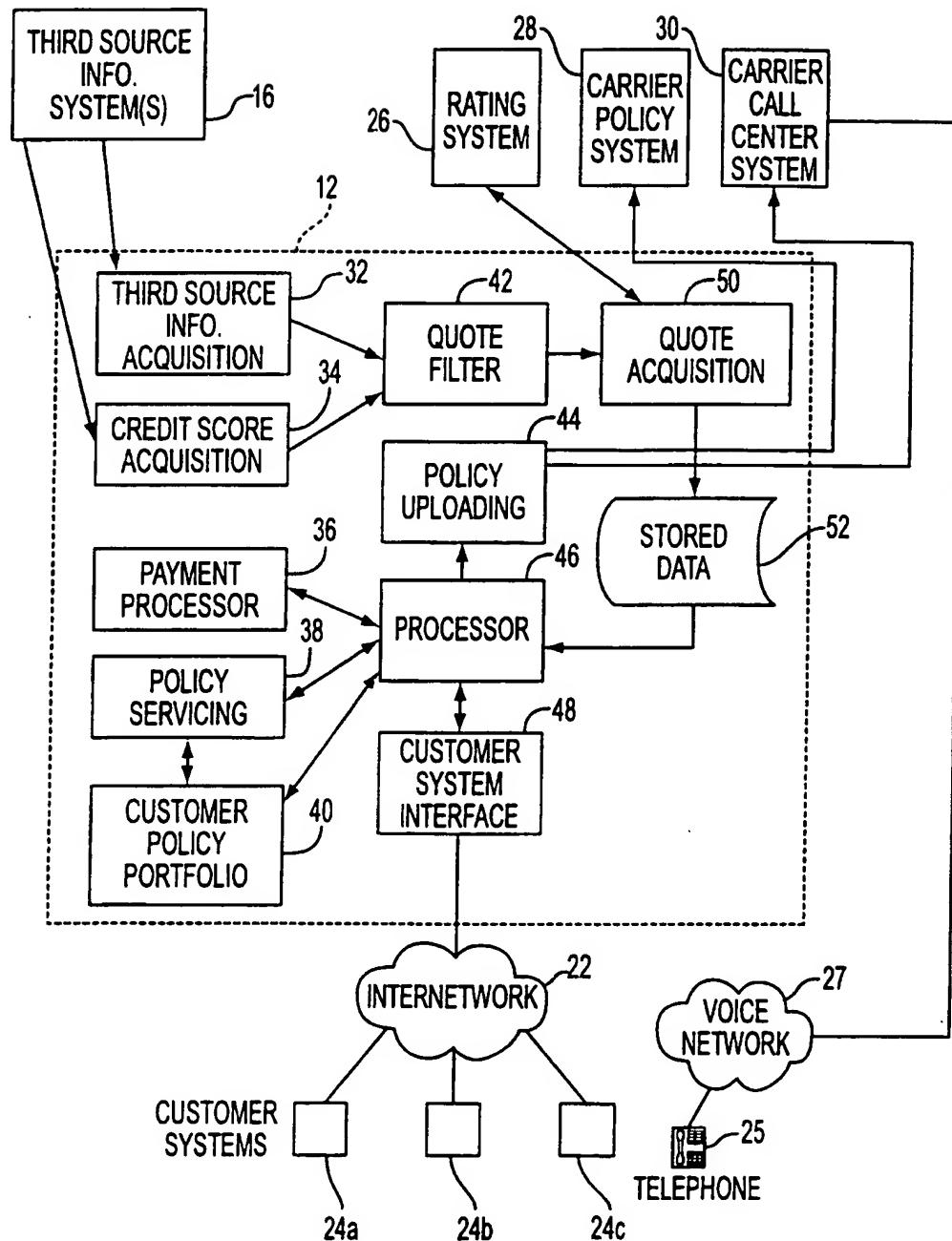


FIG. 3

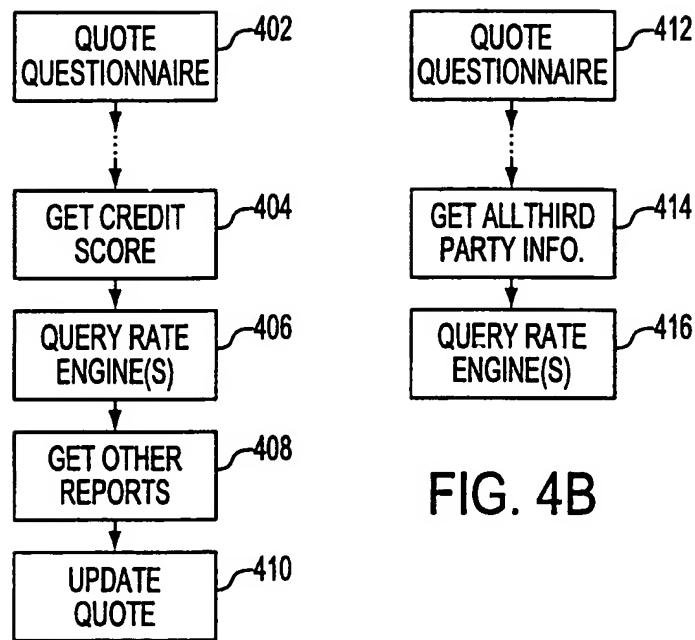


FIG. 4B

FIG. 4A

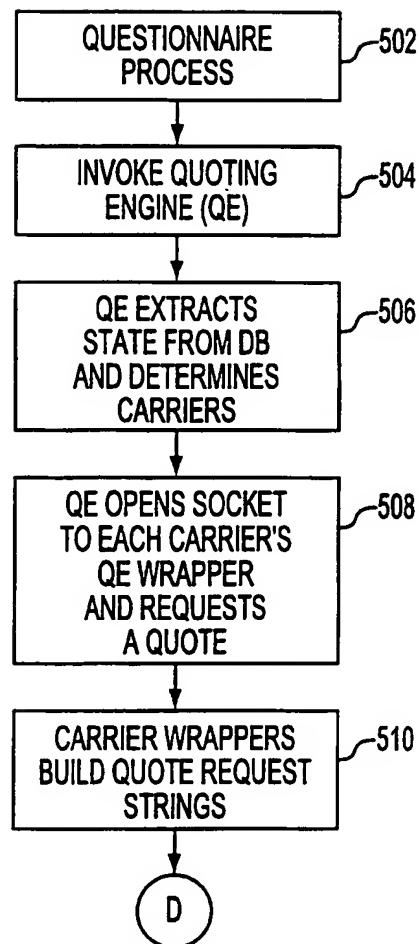


FIG. 5A

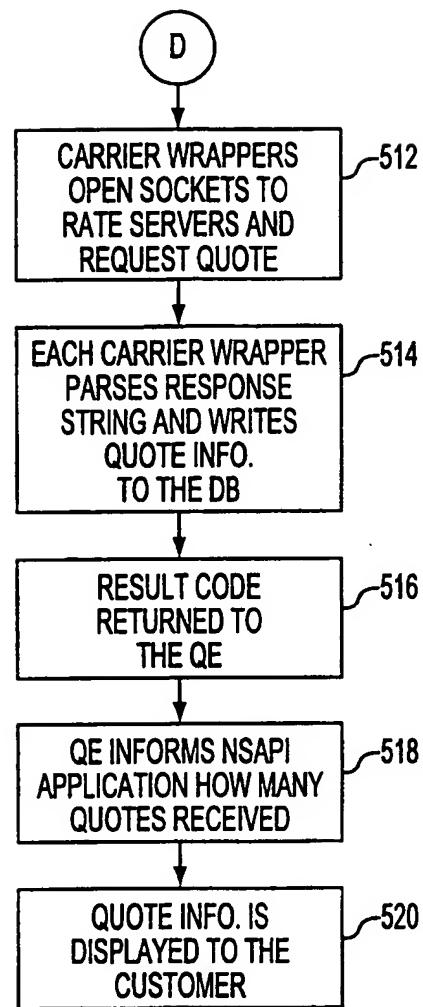


FIG. 5B

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US00/08230

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) :G06F 19/00

US CL :705/4

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/4

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

dialog: insurance quoting, binding

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	HANN, "Best's Review-Property-Casualty Insurance Edition", v. 99, n. 10, pp. (73) February 1999, whole document	1-11
Y	BUSINESS WIRE, "Indymac's 'Loanworks.com' Provides Free 5-Minute On-Line Approval and Rate Lock for Loans up to \$1.5M; True Point-of-Sale Mortgage Lending Internet Site", 12 May 1999, p. 159, whole document	1-11

Further documents are listed in the continuation of Box C.

See patent family annex.

• Special categories of cited documents:	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
A document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
B earlier document published on or after the international filing date	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
L document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"A"	document member of the same patent family
O document referring to an oral disclosure, use, exhibition or other means		
P document published prior to the international filing date but later than the priority date claimed		

Date of the actual completion of the international search

13 AUGUST 2000

Date of mailing of the international search report

06 SEP 2000

Name and mailing address of the ISA/US
Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231

Facsimile No. (703) 305-3230

Authorized officer

M. KEMPER

Telephone No. (703) 305-9589